Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: AS2539ST (02-12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/AS2539ST (02-12)

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SERFF Tr Num: UHLC-128292791 State: Arkansas

SUPPLEMENT

TOI: MS08G Group Medicare Supplement - SERFF Status: Closed-Filed- State Tr Num:

Standard Plans 2010 Closed

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: AS2539ST (02-12) State Status: Filed-Closed

Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Wanda Disposition Date: 04/25/2012

Augustus, Tammy Frederick, Bobbie Walton, Lisa Muhammad

Date Submitted: 04/24/2012 Disposition Status: Filed-Closed

Implementation Date Requested: Implementation Date:

State Filing Description:

General Information

Project Name: ADVERTISING Status of Filing in Domicile: Not Filed

Project Number: AS2539ST (02-12)

Requested Filing Mode: File & Use

Date Approved in Domicile:

Domicile Status Comments:

Explanation for Combination/Other: Market Type: Group

Submission Type: New Submission

Group Market Size: Large
Group Market Type: Association

Overall Rate Impact:

Filing Status Changed: 04/25/2012

State Status Changed: 04/25/2012 Deemer Date:

Created By: Michelle Ambach Submitted By: Lisa Muhammad

Corresponding Filing Tracking Number: AS2539ST (02-12)

Filing Description:

Submitted, for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is substantially similar in content to advertising previously approved by the Department on 01/05/2010 under DOI Tracking Number 44306.

Final production of the enclosed advertising will show the component number on the bottom left hand corner of the advertisement.

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: AS2539ST (02-12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/AS2539ST (02-12)

State Narrative:

Company and Contact

Filing Contact Information

Susan Cipollo, Director

680 Blair Mill Rd.

Horsham, PA 19044

Susan_J_Cipollo@uhc.com
215-902-8444 [Phone]
215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
185 Asylum Street Group Code: 707 Company Type: Life and Health

Hartford, CT 06103 Group Name: State ID Number:

(860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes

Fee Amount: \$350.00

Retaliatory? No

Fee Explanation: $$50.00 \times 7 = 350.00

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

UnitedHealthcare Insurance Company \$350.00 04/24/2012 58523786

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: AS2539ST (02-12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/AS2539ST (02-12)

Correspondence Summary

Dispositions

StatusCreated ByCreated OnDate SubmittedFiled-ClosedStephanie Fowler04/25/201204/25/2012

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: AS2539ST (02-12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/AS2539ST (02-12)

Disposition

Disposition Date: 04/25/2012

Implementation Date: Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: AS2539ST (02-12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/AS2539ST (02-12)

Schedule	Schedule Item	Schedule Item Status P	Public Access
Supporting Document	SOV	Filed-Closed Y	'es
Form	PRINT AD	Filed-Closed Y	'es
Form	PRINT AD	Filed-Closed Y	'es
Form	PRINT AD	Filed-Closed Y	'es
Form	PRINT AD	Filed-Closed Y	'es
Form	PRINT AD	Filed-Closed Y	'es
Form	SELF MAILER	Filed-Closed Y	'es
Form	SELF MAILER	Filed-Closed Y	'es

Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: AS2539ST (02-12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/AS2539ST (02-12)

Form Schedule

Lead Form Number: AS2539ST (02-12)

Schedule	Form	Form Type Form Name	Action	Action Specific	Readability	Attachment
Item	Number			Data		
Status						
Filed-	AS2539ST	Advertising PRINT AD	Initial		45.000	AS2539ST
Closed	(02-12)					(02-12).pdf
04/25/2012	2					
Filed-	AS2540ST	Advertising PRINT AD	Initial		45.000	AS2540ST
Closed	(02-12)					(02-12).pdf
04/25/2012	2					
Filed-	AS2541ST	Advertising PRINT AD	Initial		45.000	AS2541ST
Closed	(02-12)					(02-12).pdf
04/25/2012	2					
Filed-	AS2542ST	Advertising PRINT AD	Initial		45.000	AS2542ST
Closed	(02-12)					(02-12).pdf
04/25/2012	2					
Filed-	AS2543ST	Advertising PRINT AD	Initial		45.000	AS2543ST
Closed	(02-12)					(02-12).pdf
04/25/2012	2					
Filed-	CA25000S	Advertising SELF MAILER	Initial		45.000	CA25000ST
Closed	T (02-12)					(02-12).pdf
04/25/2012	2					
Filed-	CA25001S	Advertising SELF MAILER	Initial		45.000	CA25001ST
Closed	T (02-12)					(02-12).pdf
04/25/2012	2					



Having more complete health insurance coverage is vital. Medicare alone may not be enough. Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. Together, an AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx prescription drug plan, both insured by UnitedHealthcare Insurance Company, may help provide a solution.

AARP Medicare Supplement Plans

Medicare supplement plans help pay for some of the remaining out-of-pocket expenses not paid for by Medicare. There are a variety of plans available to choose from. With any plan you choose, you can:

- See specialists without referrals
- Keep your own doctor who accepts Medicare patients
- · Have virtually no claim forms
- Enjoy insurance that travels with you anywhere in the U.S.
- Take advantage of competitive rates

[Call today for more information about how these two plans can work together for you.

<Agent Name>

[Licensed Insurance Agent Contracted with UnitedHealthcare]

<1-888-888-8888, TTY 711>

<Agent@email.com>1

AARP MedicareRx Plans

These plans help provide protection from unexpected changes in prescription drug costs. AARP MedicareRx Plans feature:

- No annual deductible
- Coverage for thousands of prescription drugs
- Predictable co-pays and monthly premiums
- More than 65,000 network pharmacies nationwide
- Help with paying for prescription costs not covered by Medicare

| Medicare Supplement Plans | insured by UnitedHealthcare | Insurance Company



AARP endorses the AARP Medicare Supplement Insurance Plans and the AARP MedicareRx Plans insured by UnitedHealthcare Insurance Company pays a royalty fee to AARP for use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

You do not need to be an AARP Member to enroll in an AARP MedicareRx Plan. AARP does not employ or endorse agents, brokers or producers.

AARP Medicare Supplement Insurance Plans are insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY, for New York residents).

Not connected with or endorsed by the U.S. Government or the Federal Medicare Program.

Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

This is a solicitation of insurance. An agent/producer may contact you.

An agent/producer can provide complete information, including benefits, costs, eligibility requirements, exclusions and limitations.

These Medicare Prescription Drug Plans (PDPs) are insured by UnitedHealthcare Insurance Company or UnitedHealthcare Insurance Company of New York, for New York residents (together called "UnitedHealthcare"). UnitedHealthcare contracts with the Federal government as a Medicare-approved Part D sponsor.

All decisions about prescription drugs are between you and your physician or other health care provider.



Getting both plans together could help protect you against out-of-pocket costs.

Having more complete health insurance coverage is vital. Medicare alone may not be enough. Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. Together, an AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx Plan, both insured by UnitedHealthcare Insurance Company, may help provide a solution.

AARP Medicare Supplement Insurance is offered in a variety of plans to help fit your needs. Medicare supplement plans help pay for some of the remaining out-of-pocket medical costs not paid for by Medicare. With any plan you choose, you can:

- See specialists without referrals
- Keep your own doctor who accepts Medicare patients
- Have virtually no claim forms
- Enjoy insurance that goes with you anywhere you travel in the U.S.

AARP MedicareRx Plans are prescription drug plans that provide coverage for the high cost of most prescription drugs (not paid for by Medicare Parts A and B). AARP MedicareRx Plans feature:

- No annual deductible
- Predictable co-pays and monthly premiums
- Coverage for thousands of prescription drugs
- More than 65,000 network pharmacies nationwide



Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company



[Call today for more information [or to reserve your seat at a local meeting where you could learn] about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.

<Date>, <Time>

<Date>, <Time>

<Venue>

<Venue>

<Street Address>

<Street Address>

<City>, <State> <Zip>

<City>, <State> <Zip>]

[<Agent Name>]

[Licensed Insurance Agent Contracted with UnitedHealthcare]

[<1-888-888-8888, TTY 711>

<Agent@email.com>]

A sales person will be present with information and applications. For accommodation of persons with special needs at sales meetings, call [<1-888-888-8888, TTY 711>].

Y0066_PDP3391087_000 File & Use 04022012 AS2540ST (02-12)

AARP endorses the AARP Medicare Supplement Insurance Plans and the AARP MedicareRx Plans insured by UnitedHealthcare Insurance Company pays a royalty fee to AARP for use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

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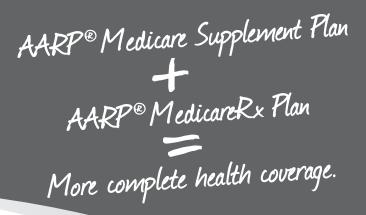
Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

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It's simple math. Together, both plans could protect you from out-of-pocket costs.

Having more complete health insurance coverage is vital. Medicare alone may not be enough. Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. Together, an AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx Plan, both insured by UnitedHealthcare Insurance Company, may help provide a solution.

- **AARP Medicare Supplement Insurance** is offered in a variety of plans to help fit your needs. Medicare supplement plans help pay for some of the remaining out-of-pocket medical costs not paid for by Medicare.
- AARP MedicareRx Plans are prescription drug plans that provide coverage for the high cost of most prescription drugs (not paid for by Medicare Parts A and B).

Together, both plans help provide more complete health coverage.

[Call today for more information or to reserve your seat at a local meeting where you could learn about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.]

[Date], [Time] [Date], [Time]

[Venue] [Venue]

[Street Address] [Street Address] [City], [State] [Zip] [City], [State] [Zip] Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company



[Agent Name]

[Licensed Insurance Agent Contracted with UnitedHealthcare]

[1-888-888-8888], TTY 711

[Agent@email.com]

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Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states, plans may be available to persons eligible for Medicare by reason of disability.

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All decisions about prescription drugs are between you and your physician or other health care provider.

If you prefer, you can contact UnitedHealthcare for more information at <1-888-867-5564>, TTY 711, from 8 a.m. to 8 p.m. local time, 7 days a week.

Y0066_PDP3391088_000 File & Use 04022012 AS2541ST (02-12)



Getting both plans together could help protect you against out-of-pocket costs.

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- Keep your own doctor who accepts Medicare patients
- Have virtually no claim forms
- Enjoy insurance that goes with you anywhere you travel in the U.S.

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- Predictable co-pays and monthly premiums
- Coverage for thousands of prescription drugs
- More than 65,000 network pharmacies nationwide



Medicare Supplement Plans
insured by UnitedHealthcare
Insurance Company



[Call today for more information.]

[<Agent Name>]

[Licensed Insurance Agent Contracted with UnitedHealthcare]

[<1-888-888-8888, TTY 711>

<Agent@email.com>]

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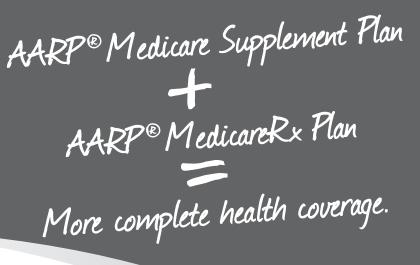
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Together, both plans help provide more complete health coverage.





[Call today for more information.]

[Agent Name]

[Licensed Insurance Agent Contracted with UnitedHealthcare]

[1-888-888-8888], TTY 711

[Agent@email.com]

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If you prefer, you can contact UnitedHealthcare for more information at <1-888-867-5564>, TTY 711, from 8 a.m. to 8 p.m. local time, 7 days a week.

Y0066_PDP3391092_000 File & Use 04022012 AS2543ST (02-12) [Company Name] [Address] [City], [ST] [ZIP]

> [First Name] [Last Name] [Address] [City], [ST] [ZIP]

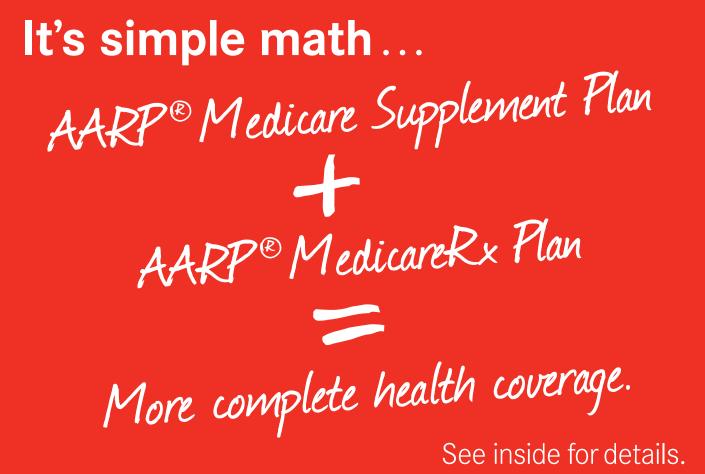
Looking for an answer to your health care needs?





This is an advertisement.

Y0066_PDP3391090_000 File & Use 04022012 CA25000ST (02-12)



It's simple math.

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Having more complete health insurance coverage is vital. Medicare alone may not be enough. Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. Together, an AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx prescription drug plan, both insured by UnitedHealthcare Insurance Company, may help provide a solution.

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Together, both plans help provide more complete health coverage.





[Call today for more information or to reserve your seat at a local meeting where you could learn about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.]

[Date], [Time] [Date], [Time] [Venue]

[Street Address] [Street Address] [City], [State] [Zip] [City], [State] [Zip]

[Agent Name]

[Licensed Insurance Agent Contracted with UnitedHealthcare]

[1-888-888-8888], TTY 711

[Agent@email.com]

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[Company Name] [Address] [City], [ST] [ZIP]

[First Name] [Last Name] [Address] [City], [ST] [ZIP]

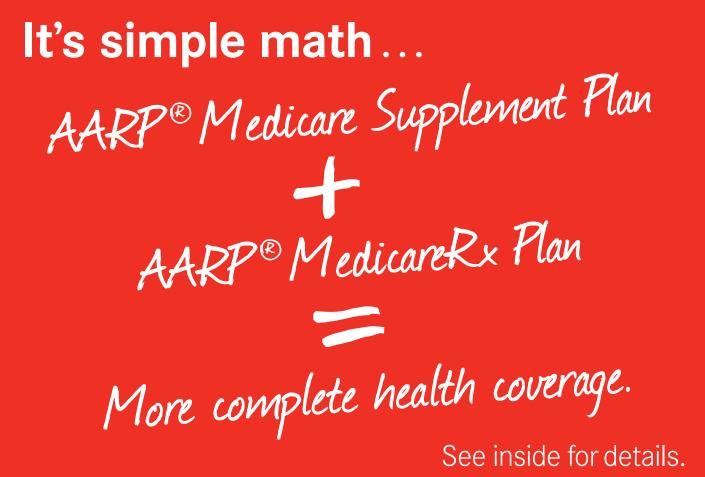
Looking for an answer to your health care needs?





This is an advertisement.

Y0066_PDP3391093_000 File & Use 04022012 CA25001ST (02-12)



It's simple math.

Together, both plans could protect you from out-of-pocket costs.

Having more complete health insurance coverage is vital. Medicare alone may not be enough. Medicare Parts A and B don't cover all of your medical expenses or the cost of most prescription drugs. Together, an AARP® Medicare Supplement Insurance Plan and an AARP® MedicareRx prescription drug plan, both insured by UnitedHealthcare Insurance Company, may help provide a solution.

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Filing Company: UnitedHealthcare Insurance Company State Tracking Number:

Company Tracking Number: AS2539ST (02-12)

TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010

Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: ADVERTISING/AS2539ST (02-12)

Supporting Document Schedules

Item Status: Status

Date:

Satisfied - Item: SOV Filed-Closed 04/25/2012

Comments:
Attachment:
ST SOV.pdf

Statement of Variability

Ad/Flyer: AS2539ST (02-12)

Variable	Description
Front:	
[Call today for more information about how these two plans can work together for you.	Agent contact information. Each agent will include
<agent name=""> [Licensed Insurance Agent Contracted with UnitedHealthcare] <1-888-888-8888, TTY 711> <agent@email.com>]</agent@email.com></agent>	his/her own name, phone number, and e-mail address. This information would be removed if ad/flyer is used as a handout for an internal meeting.
Back:	
<1-888-867-5564>	Phone number may vary.

Ad/Flyer: AS2540ST (02-12)

Variable	Description
Front:	
[Call today for more information [or to reserve your seat at a local meeting where you could learn] about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.	
<date>, <time> <venue> <street address=""> <city>, <state> <zip>]</zip></state></city></street></venue></time></date>	Date, time, and location will be filled in if there is a meeting. Agent contact information. Each agent will include his/her own name, phone number, and e-mail address.
[<agent name="">] [Licensed Insurance Agent Contracted with UnitedHealthcare] [<1-888-888-8888, TTY 711> <agent@email.com>] [<1-888-888-8888, TTY 711>]</agent@email.com></agent>	If a meeting is not scheduled, this information will be removed. If there is a meeting, a phone number will be added.
Back:	
<1-888-867-5564>	Phone number may vary.

Ad/Flyer: AS2541ST (02-12)

Variable	Description
Front:	
[Call today for more information or to reserve your seat at a local meeting where you could learn about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.]	
[Date], [Time] [Venue] [Street Address] [City], [State] [Zip]	Date, time, and location will be filled in if there is a meeting. Agent contact information. Each agent will include his/her own name, phone number, and e-mail address.
[Agent Name] [Licensed Insurance Agent Contracted with UnitedHealthcare] [1-888-888-8888] [Agent@email.com] [<1-888-888-8888, TTY 711>]	If a meeting is not scheduled, this information will be removed. If there is a meeting, a phone number will be added.
<1-888-867-5564>	Phone number may vary.

Ad/Flyer: AS2542ST (02-12)

Variable	Description
Front:	
[Call today for more information.] [<agent name="">] [Licensed Insurance Agent Contracted with UnitedHealthcare] [<1-888-888-8888, TTY 711> <agent@email.com>]</agent@email.com></agent>	Agent contact information. Each agent will include his/her own name, phone number, and e-mail address. This information would be removed if ad/flyer is used as a handout for an internal meeting.
Back:	
<1-888-867-5564>	Phone number may vary.

Ad/Flyer: AS2543ST (02-12)

Variable	Description
Front:	
[Call today for more information.]	
[Agent Name] [Licensed Insurance Agent Contracted with UnitedHealthcare] [1-888-888-8888] [Agent@email.com]	Agent contact information. Each agent will include his/her own name, phone number, and e-mail address. This information would be removed if ad/flyer is used as a handout for an internal meeting.
<1-888-867-5564>	Phone number may vary.

Self-Mailer: CA25000ST (02-12)

Variable	Description
Outside panel:	•
[Company Name] [Address] [City], [ST] [ZIP]	Company name and mailing address may vary.
[First Name] [Last Name] [Address] [City], [ST] [ZIP]	Customer name and address will vary.
Inside panel:	
[Call today for more information or to reserve your seat at a local meeting where you could learn about an AARP Medicare Supplement Insurance Plan and an AARP MedicareRx prescription drug plan.] [Date], [Time] [Venue] [Street Address] [City], [State] [Zip] [Agent Name] [Licensed Insurance Agent Contracted with UnitedHealthcare] [1-888-888-8888] [Agent@email.com] [<1-888-888-8888, TTY 711>]	Date, time, and location will be filled in if there is a meeting. Agent contact information. Each agent will include his/her own name, phone number, and e-mail address. If a meeting is not scheduled, this information will be removed. If there is a meeting, a phone number will be added.
<1-888-867-5564>	Phone number may vary.

Self-Mailer: CA25001ST (02-12)

Variable	Description
Outside panel:	
[Company Name]	
[Address]	
[City], [ST] [ZIP]	Company name and mailing address may vary.
[First Name] [Last Name]	
[Address]	
[City], [ST] [ZIP]	Customer name and address will vary.
Inside panel:	
[Call today for more information.]	
[A cont Nama]	
[Agent Name] [Licensed Insurance Agent Contracted	Agent contact information. Each agent will include
with UnitedHealthcare	his/her own name, phone number, and e-mail address.
[1-888-888-8888]	This information would be removed if ad/flyer is used
[Agent@email.com]	as a handout for an internal meeting.
<1-888-867-5564>	Phone number may vary.